Case 08-23303 Doc 1 Filed 09/03/08 Entered 09/03/08 11:48:40 Desc Main United States Bankruptcy Court Page 1 of 35 NORTHERN_DISTRICT OF ILLINOIS Voluntary Petition Name of Joint Debtor (Spouse) (Last, First, Middle): Name of Debtor (if individual, enter Last, First, Middle): Washum, Demetria All Other Names used by the Joint Debtor in the last 8 years All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Social-Security/Complete EIN or other Tax-I.D. No. (if more Last four digits of Social-Security/Complete EIN or other Tax-I.D. No. (if more than one, state all): 9217 than one, state all): Street Address of Joint Debtor (No. and Street, City, and State): Street Address of Debtor (No. and Street, City, and State): 5556 W. Bloomingdale Ave Chicago IL ZIP CODE **60639** ZIP CODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Cook Mailing Address of Joint Debtor (if different from street address): Mailing Address of Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Chapter of Bankruptcy Code Under Which Type of Debtor Nature of Business the Petition is Filed (Check one box.) (Check one box.) (Form of Organization) (Check one box.) Chapter 15 Petition for Health Care Business Chapter 7 Chapter 9 Recognition of a Foreign Individual (includes Joint Debtors) Single Asset Real Estate as defined in Main Proceeding 11 U.S.C. § 101(51B) Chapter 11 See Exhibit D on page 2 of this form. Chapter 12 Chapter 15 Petition for Railroad Corporation (includes LLC and LLP) Recognition of a Foreign Stockbroker Chapter 13 Partnership Nonmain Proceeding Commodity Broker Other (If debtor is not one of the above entities, check this box and state type of entity below.) Clearing Bank Nature of Debts Other (Check one box.) Tax-Exempt Entity Debts are primarily consumer Debts are primarily (Check box, if applicable.) debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization under Title 26 of the United States individual primarily for a personal, family, or house-Code (the Internal Revenue Code). hold purpose." Chapter 11 Debtors Filing Fee (Check one box.) Check one box: Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Full Filing Fee attached. Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is Check if: unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to Filing Fee waiver requested (applicable to chapter 7 individuals only). Must insiders or affiliates) are less than \$2,190,000. attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b) THIS SPACE IS FOR Statistical/Administrative Information COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors Estimated Number of Creditors 1-49 50,001-200-999 1,000-5,001-10.001-25,001-Over 100-199 50-99 100,000 100,000 5,000 10,000 25,000 50,000 Estimated Assets П \$0 to \$10,000,001 \$100,000,001 \$500,000,001 More than \$500,001 \$1,000,001 \$50,000,001 \$50,001 to \$100,001 to to \$1 billion \$1 billion to \$500 \$100,000 to \$10 to \$50 to \$100 \$500,000 to \$1 \$50,000 million million million million million Estimated Liabilities \$10,000,001 \$50,001 to \$100,000,001 \$500,000,001 More than \$500,001 \$1,000,001 \$50,000,001 \$100,001 to \$() to

to \$100

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to \$1 billion

B1 (Official Form	Case 08-23303 Doc 1 Filed 09/03/08	Entered 09/03/08 11:48:40	Desc Main Page 2		
Voluntary Petit	ion be completed and filed in every case.)	જાર્કાર કે પ્રસ્તિર્સ્ટ): Washum, Demetria			
(1 nis page musi	All Prior Bankruptcy Cases Filed Within Last 8 Y				
Location Where Filed:		Case Number:	Date Filed:		
Location Where Filed:		Case Number:	Date Filed:		
	Pending Bankruptcy Case Filed by any Spouse, Partner, or Affil				
Name of Debtor:		Case Number:	Date Filed:		
District:		Relationship:	Judge:		
10Q) with the So	Exhibit A ed if debtor is required to file periodic reports (e.g., forms 10K and ecurities and Exchange Commission pursuant to Section 13 or 15(d) Exchange Act of 1934 and is requesting relief under chapter 11.)	I, the attorney for the petitioner named in the have informed the petitioner that [he or she] 12, or 13 of title 11, United States Code available under each such chapter. I further debtor the notice required by 11 U.S.C. § 342	consumer debts.) e foregoing petition, declare that I may proceed under chapter 7, 11, e, and have explained the relief certify that I have delivered to the		
Exhibit A	is attached and made a part of this petition.	X Comments			
		Signature of Attorney for Debtor(s) (Date)		
	Exhibit	c			
Does the debtor of	own or have possession of any property that poses or is alleged to pose	a threat of imminent and identifiable harm to pu	blic health or safety?		
Yes, and F	Exhibit C is attached and made a part of this petition.				
No.					
	Exhibit				
(To be comple	eted by every individual debtor. If a joint petition is filed	l, each spouse must complete and attac	ch a separate Exhibit D.)		
🔽 Exhib	it D completed and signed by the debtor is attached and r	made a part of this petition.			
If this is a joir	nt petition:				
Exhib	it D also completed and signed by the joint debtor is attac	ched and made a part of this petition.			
	Information Regarding ti				
□*	(Check any applic Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 day	business, or principal assets in this District for	180 days immediately		
	There is a bankruptcy case concerning debtor's affiliate, general parts	ner, or partnership pending in this District.			
	Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)				
	Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)				
		(Name of landlord that obtained judgment)			
		(Address of landlord)	-		
	Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and				
	Debtor has included with this petition the deposit with the court of filing of the petition.	any rent that would become due during the 30-c	lay period after the		
	Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).				

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B1 (Official Form) 1 (1/08)	ocument Pa	ge 3 of 35	Page 3
Voluntary Petition	N	ame of Debtor(s):	
(This page must be completed and filed in every case.)			
	Signature		
Signature(s) of Debtor(s) (Individual/Joint)		Signature of a Foreign Represe	entative
I declare under penalty of perjury that the information provided in and correct. [If petitioner is an individual whose debts are primarily consur chosen to file under chapter 7] I am aware that I may proceed under or 13 of title 11, United States Code, understand the relief availab chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signals are obtained and read the notice required by 11 U.S.C. § 342(b).	mer debts and has er chapter 7, 11, 12 le under each such	declare under penalty of perjury that the information paid correct, that I am the foreign representative of a did that I am authorized to file this petition. Check only one box.) I request relief in accordance with chapter 15 of tit Certified copies of the documents required by 11 U	lebtor in a foreign proceeding
I request relief in accordance with the chapter of title 11, Ur specified in this petition. X. Signature of Debtor	nited States Code,	Pursuant to 11 U.S.C. § 1511, I request relief in acchapter of title 11 specified in this petition. A certiorder granting recognition of the foreign main processing the process of the foreign Representative)	fied copy of the ceeding is attached.
X			
Signature of Joint Debtor 773-655-6129		(Printed Name of Foreign Representative)	
Telephone Number (if not represented by attorney) S - 1 3 - 8 Date		Date	
Date Signature of Attorney*		Signature of Non-Attorney Bankruptcy F	letities December
Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s) Firm Name Address Telephone Number Date *In a case in which § 707(b)(4)(D) applies, this signature also const certification that the attorney has no knowledge after an inquiry that in the schedules is incorrect. Signature of Debtor (Corporation/Partnership)	def pro req gui fee not or a atta	declare under penalty of perjury that: (1) I am a bath fined in 11 U.S.C. § 110; (2) I prepared this document and suited the debtor with a copy of this document and suited under 11 U.S.C. §§ 110(b), 110(h), and idelines have been promulgated pursuant to 11 U.S.C. for services chargeable by bankruptcy petition prepartice of the maximum amount before preparing any do accepting any fee from the debtor, as required in that ached. Printed Name and title, if any, of Bankruptcy Petitic Social-Security number (If the bankruptcy petition state the Social-Security number of the officer, pripartner of the bankruptcy petition preparer.) (Required)	nt for compensation and have if the notices and information 342(b); and, (3) if rules or \$\cdot\ \cdot\ \cd
7 d. J	Edulusianus su Australia		
I declare under penalty of perjury that the information provided in the and correct, and that I have been authorized to file this petition debtor. The debtor requests the relief in accordance with the chapter of title	on behalf of the	Date	
Code, specified in this petition.	Sign	nature of bankruptcy petition preparer or officer, prir tner whose Social-Security number is provided above	
Signature of Authorized Individual Printed Name of Authorized Individual	in i	mes and Social-Security numbers of all other individual preparing this document unless the bankruptcy pividual.	
Title of Authorized Individual Date		nore than one person prepared this document, attach a the appropriate official form for each person.	additional sheets conforming
	A bo	ankruptcy petition preparer's failure to comply with Federal Rules of Bankruptcy Procedure may result h. 11 U.S.C. § 110; 18 U.S.C. § 156.	

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT

NORTHERN]	District of ILLINOIS
In re Washum, Demetria	Case No.
Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☑ 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

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Official Form 1, Exh. D (10/06) - Cont.

Date: 8-13-08

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: Domatrica Washin

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

	NORTHERN DISTILCT OF	ILLINOIS
_{In re} Washum, Demetria	2	Case No.
Debtor		_
		Chapter

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property		1	s o		
B - Personal Property		3	s 2950		
C - Property Claimed as Exempt		1			
D - Creditors Holding Secured Claims		1		8 0	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)		2		0	
F - Creditors Holding Unsecured Nonpriority Claims		2		s 57330	
G - Executory Contracts and Unexpired Leases		1			
H - Codebtors		1			
I - Current Income of Individual Debtor(s)		1			s 1272
J - Current Expenditures of Individual Debtors(s)		1			\$ 1282
TO	FAL		s 2950	s 57330	

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court NORTHERN District Of ILLINOIS

In re Washum, Demetria ,	Case No.
Debtor	
	Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount	
Domestic Support Obligations (from Schedule E)	s	0
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0
Student Loan Obligations (from Schedule F)	\$	0
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0
TOTAL	\$	0

State the following:

Average Income (from Schedule I, Line 16)	\$ 1272
Average Expenses (from Schedule J, Line 18)	\$ 1282
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 1540

State the following:

tate the following.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$	0
Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$	0
4. Total from Schedule F	\$	57330
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$	57330

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e Washum, Demetria,	Case No.	
Debtor	(If known)	

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
				None
			:	
			_	
	To	tal➤	0	

(Report also on Summary of Schedules.)

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In re Washum, Demetria	,	Case No.	
Debtor		(If known)	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HASSAND, WITE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	Х			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	x			
Security deposits with public utilities, telephone companies, landlords, and others.	x			
Household goods and furnishings, including audio, video, and computer equipment.		Miscellaneous Household Goods - Home		1200
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Miscellaneous Clothing - Home		250
7. Furs and jewelry.	х			
8. Firearms and sports, photo- graphic, and other hobby equipment.	x			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	х			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			

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In re Wa	ashum, Demetria	, Cas	e No.
	Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, YOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	х			
 Stock and interests in incorporated and unincorporated businesses. Itemize. 	x			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			

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In re Washum, Demetria

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Case No. (If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

			Ę,	CURRENT VALUE OF
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WITE, JOSHT, OR COMMUNITY	DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	х			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		Ford Exscort Lx - Home		1500
26. Boats, motors, and accessories.	х			
27. Aircraft and accessories.	х			
28. Office equipment, furnishings, and supplies.	х			
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	x			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	×			
		0 () 1 () 1 () 7 ()		£ 2050

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In re Washum, Demetria,	Case No.
Debtor	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exempt
(Check one box)	\$136.875.

11 U.S.C. § 522(b)(2)

Check if debtor claims a homestead exemption that exceeds
\$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Miscellaneous Household Goods	735-5/12-1001(a)(b);	1200	1200
Miscellaneous Clothing	735-5/12-1001(a)(b);	250	250
Ford Exscort Lx	735-5/12-1001(c);	1500	1500

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B6D (Official Form 6D) (12/07)

In re Washum, Demetrla ,	Case No.
Debtor	(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
								:
	-							
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								*****
	1							
			VALUE \$ Subtotal ▶				\$	\$ _
continuation sheets attached			(Total of this page)				ຶ 0	ຶ 0
			Total ▶				\$ 0	\$
			(Use only on last page)				(Report also on Summary of	(If applicable, report
							Schedules.)	also on Statistical Summary of Certain Liabilities and Related

Data.)

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B6E (Official Form 6E) (12/07)

In re Washum, Demetria	Case No.
Debtor	(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, o responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying

independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Case 08-23303 Doc 1 Filed 09/03/08 Entered 09/03/08 11:48:40 Desc Main Document Page 15 of 35 B6E (Official Form 6E) (12/07) - Cont. In re Case No.___ Debtor (if known) Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10). * Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of

continuation sheets attached

adjustment.

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In re Washum Demetria			Case No		

in re wasnum, Demetra	•	Case No.
Debtor	,	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY AMOUNT OF CREDITOR'S NAME, DATE CLAIM WAS JNLIQUIDATED CONTINGENT CODEBTOR **MAILING ADDRESS INCURRED AND** CLAIM DISPUTED INCLUDING ZIP CODE. CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO. 4888607001929067 06/97 4590 Bank Of America **Credit Card** Po Box 15726 Wilmington DE 19886-5726 8331 ACCOUNT NO. Po Box 07/05 Credit Card Bp Po Box 15153 Wilmington DE 19886-5153 ACCOUNT NO. 4729 04/94 **Credit Card** Citi Po Box 6003 Hagerstown MD 21742 4367 ACCOUNT NO. 5256065060434068 01/06 Credit Card Citicards Po Box 688907 Des Moines ID 50368-8907 \$ 22017 Subtotal> continuation sheets attached (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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In re	Washum, Demetria	
		

Case No.	
	(if known)

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			01/06				8486
Discover Card Po Box 30943 Salt Lake City UT 84130			Credit Card				
ACCOUNT NO. 5458003727099327			01/05				7598
Hsbc Po Box 17313 Baltimore MD 21297-1313			Credit Card				
ACCOUNT NO. 5121070144802464	-		01/05				7120
Sears Premier Gold Mastercard Po Box 183082 Columbus OH 43218-3082			Credit Card				
ACCOUNT NO. 4352-3733-8909-22			09/95				9218
Target Po Box 59317 Minneapolis ME 55459-0317			Credit Card				
ACCOUNT NO. 6032207230282089			01/06				2891
Wal-mart P.o Box 530927 Atlanta IL 30353-0927			Credit Card				
Sheet no. 2 of 2 continuation sheets attact to Schedule of Creditors Holding Unsecured Nonpriority Claims	hed i	..			Subt	otal⊁	§ 35313
		(Report a	(Use only on last page of the c llso on Summary of Schedules and, if appli Summary of Certain Liabili	cable on	d Schedu the Stati	istical	\$ 57330

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In re <u>Washum, Demet</u>	<u>ria </u>		Case No	
Debto	r		(if kn	own)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Debtor			(if known)	
In re Washum, Demetria	,	Case No		
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SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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In re Washum, Demetria

emetria	
Debtor	

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(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

s	DEPENDE	NTS OF DE	BTOR AND	SPOUSE	
Status: Single	RELATIONSHIP(S):	<u>.</u>		AGE(S): 0	
Employment:	DEBTOR			SPOUSE	
Occupation Sales					
Name of Employer	J.C. Penney				
fow long employed	16 Years				
Address of Employe					
7505 Cermak Rd					
COME: (Estimate c	of average or projected monthly income at time	DEBTOR		SPOUSE	
case fi					
		\$	1540	\$	
	res, salary, and commissions	•	^	E.	
(Prorate if not pa		\$	0_	5	
Estimate monthly of	overtime				
SUBTOTAL		\$	1540	\$	
LESS PAYROLL I	DEDUCTIONS				
a. Payroll taxes an	d social security	\$	<u> 268</u>	\$	
b. Insurance		\$	0	\$ \$	
c. Union dues		\$	<u></u>	<u>*</u>	
d. Other (Specify):		Φ		3	
SUBTOTAL OF PA	AYROLL DEDUCTIONS	\$	268	\$	
TOTAL NET MON	NTHLY TAKE HOME PAY	\$	1272	\$	
	om operation of business or profession or farm	\$	0	\$	
(Attach detailed s		\$	0	\$	
Income from real p				\$	
Interest and divider	nas ance or support payments payable to the debtor for	\$		9	
	e or that of dependents listed above	\$	0_	\$	
	government assistance				
	nent income	\$	0	\$	
		\$	0	\$	
Other monthly inc	come	<u> </u>		Φ.	
(Specify):		<u>}</u>	00	3	
SUBTOTAL OF I	LINES 7 THROUGH 13	\$	0	\$	
AVERAGE MON	TTHLY INCOME (Add amounts on lines 6 and 14)	\$	1272	\$	<u>-</u>
COMBINED AVI	ERAGE MONTHLY INCOME: (Combine column		S1 <u>272</u>		
als from line 15)		(Report also	o on Summar al Summary	ry of Schedules and, if applicable, of Certain Liabilities and Related I	Data)

Desc Main

		<u> </u>	
In re Washum, Demetria	1	Case No	
Debtor		(if known)	

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

1. Rent or home mortgage payment (include lot rented for mobile home)	s	500
a. Are real estate taxes included? Yes No		
b. Is property insurance included? Yes No V		
2. Utilities: a. Electricity and heating fuel	s	150
b. Water and sewer	\$	0
c. Telephone	\$	20
d. Other	\$	0
3. Home maintenance (repairs and upkeep)	\$	0
4. Food	\$	160
5. Clothing	\$	
6. Laundry and dry cleaning	\$	40
7. Medical and dental expenses	\$	89
8. Transportation (not including car payments)	\$	
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	70_
10.Charitable contributions	\$	200
11.Insurance (not deducted from wages or included in home mortgage payments)		_
a. Homeowner's or renter's	\$	0
b. Life	\$	10
c. Health	\$	0
d. Auto	\$	43
e. Other	\$	0
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	s	0
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0
b. Other	\$	0
c. Other	\$	
14. Alimony, maintenance, and support paid to others	\$	0
15. Payments for support of additional dependents not living at your home	\$	0
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$. 0
17. Other	s	0
 AVERAGE MONTHLY EXPENSES (Total lines 1-17, Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 	\$	1282
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	1272
b. Average monthly expenses from Line 18 above	\$	1282
c. Monthly net income (a. minus b.)	s	-10

Document

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In re Washum, Demetria

Case No. _

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

_ 4	
Date 8-13-08	Signature: Demetrior Wastern Debtor
3	Debtor
Pate	Signature:(Joint Debtor, if any)
	(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
DECLARATION AND SIGNAT	URE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
ne debtor with a copy of this document and the notices and romulgated pursuant to 11 U.S.C. § 110(h) setting a maxis	ptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been mum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum for or accepting any fee from the debtor, as required by that section.
rinted or Typed Name and Title, if any, f Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
the bankruptcy petition preparer is not an individual, sta ho signs this document.	te the name, title (if any), address, and social security number of the officer, principal, responsible person, or partne
Idress	
Signature of Bankruptcy Petition Preparer	Date
unes and Social Security numbers of all other individuals	who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
nore than one person prepared this document, attach add	ditional signed sheets conforming to the appropriate Official Form for each person.
	isions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 11
U.S.C. § 156.	
DECLARATION UNDER PENA	LTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
DECLARATION UNDER PENA	e president or other officer or an authorized agent of the corporation or a member or an authorized agent of the corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have
I, the [the the the foregoing summary and schedules, consisting of	e president or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have f sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my
I, the [the the the the the the foregoing summary and schedules, consisting of owledge, information, and belief.	e president or other officer or an authorized agent of the corporation or a member or an authorized agent of the corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT

***************************************	NORTHERN	DISTRICT OF	ILLINOIS	_
In re: Washum, Demetria		, Case I	Ňo.	
Debtor		•	(if known)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None Z State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT		SOURCE
	0	Employment
	0	Employment
	0	Employment

2

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

0 0

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF AMOUNT AMOUNT PAYMENTS PAID STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF AMOUNT AMOUNT
PAYMENTS/ PAID OR STILL
TRANSFERS VALUE OF OWING
TRANSFERS

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR
AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID AMOUNT STILL OWING 3

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one** year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT 4

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE Of PROPERTY

7. Gifts



List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

10. Other transfers

N

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

TRANSFERRED AND

DATE

VALUE RECEIVED

DESCRIBE PROPERTY

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

11. Closed financial accounts

V

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE AMOUNT AND DATE OF SALE OR CLOSING

5

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS

DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER,

TO BOX OR DEPOSITORY

CONTENTS

IF ANY

13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF

AMOUNT

SETOFF

OF SETOFF

14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS

OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None



If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

6

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE

ENVIRONMENTAL

7

LAW

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF

ENVIRONMENTAL

NOTICE LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in

which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS
OF SOCIAL-SECURITY
OR OTHER INDIVIDUAL

ADDRESS NATURE OF BUSINESS

BEGINNING AND ENDING DATES

8

TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

Nове Д b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME

the commencement of this case.

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None

b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

9

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

* * * * * *

[If completed by an individual or individual and	spouse]
I declare under penalty of perjury that I have read affairs and any attachments thereto and that they	d the answers contained in the foregoing statement of financial are true and correct.
Date 8-13-08	Signature Demetric Wrish
	of Debtor
Date	Signatureof Joint Debtor (if any)
[If completed on behalf of a partnership or corporation] I declare under penalty of perjury that I have read the answ thereto and that they are true and correct to the best of my keeping the corporation.	ers contained in the foregoing statement of financial affairs and any attachments mowledge, information and belief.
Date	Signature
	Print Name and Title
[An individual signing on behalf of a partnership or corpora	ation must indicate position or relationship to debtor.]
cont	inuation sheets attached
Penalty for making a false statement: Fine of up to \$500,0	00 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571
DECLARATION AND SIGNATURE OF NON-ATTOR	NEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the debtor with a copy of this docume and 342(b); and, (3) if rules or guidelines have been promulgated pursu	preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for int and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by imum amount before preparing any document for filing for a debtor or accepting
Printed or Typed Name and Title, if any, of Bankruptcy Petition Prepare	Social-Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the name, responsible person, or partner who signs this document.	title (if any), address, and social-security number of the officer, principal,
Address	
C ANTHER WOLV	
X Signature of Bankruptcy Petition Preparer	Date

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

Case 08-23303 Do B3B (Official Form 3B					,		
17. Have you previously	y filed for bankrupt	cy relief during th	e past eight years	? Yes]	No V		
Case Number (if known)	Year filed	Location of filing	ng Did you o	Did you obtain a discharge? (if known			
			Yes	No	Don't know		
			Yes	No	Don't know		
18. Please provide any installments. Sob					the filing fee in		
19. I (we) declare under in installments and	that the foregoing in	that I (we) cannot aformation is true	currently afford t	o pay the f	iling fee in full or		
Executed on: 6-	1208 Date		Signatu	re of Debto	DCes		
	Date		Signatu	re of Code	btor		
I declare under penalty of per this document for compensate required under 11 U.S.C. §§ U.S.C. § 110(h) setting a man notice of the maximum amout required under that section.	tion and have provided 110(b), 110(h), and 34 ximum fee for services	inkruptcy petition pre the debtor with a cop 2(b); and (3) if rules chargeable by bankr	parer as defined in 1 y of this document as or guidelines have be aptcy petition prepare	1 U.S.C. § 13 nd the notice en promulga ers, I have gi	10; (2) I prepared s and information ted pursuant to 11 ven the debtor		
Printed or Typed Name and	parer is not an individ	ual, state the name, t	11 U.S.C tle (if any), address,		•		
the officer, principal, respons	sible person, or parinel 	r who signs the aocur	ieni.				
Address	······································						
x	tion Preparer			Date			
Names and Social-Security n bankruptcy petition preparer	is not an individual:						

 $\label{thm:continuous} \textit{If more than one person prepared this document, attach additional signed sheets conforming to the appropriate}$

Official Form for each person.

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Case 08-23303

Doc 1 Filed 09/03/08 Entered 09/03/08 11:48:40 Desc Main

Form 8 (10/05)

Document Page 35 of 35

United States Bankruptcy Court

	NORTHERN	DISTRICT OF ILLINOIS	***************************************	-,-,-,-,-		
In re Washum, Demetria						
Debtor					 Chapter 7	
CH		EDTADIC CTATEMEN	T OF IN	TENTION		
CH	[APTER 7 INDIVIDUAL D	EBIOR'S STATEMEN	VI OF IIV	ILENTION		
☐ I have filed a schedule of	of assets and liabilities which include of executory contracts and unexpired ving with respect to the property of the	leases which includes personal	property sul		pired lease.	
	I	1	ı	1	ı	
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(
					ļ	
Description of Leased Property	Lessor's Name	Lease will be assumed pursual to 11 U.S.C. § 362(b)(1)(A)	nt			
Date:	I	1	I			
		Signature of De	ebtor			
I declare under penalty of pe ompensation and have provid 10(h), and 342(b); and, (3) if hargeable by bankruptcy peti	ATION OF NON-ATTORNEY BA rjury that: (1) I am a bankruptcy petit ded the debtor with a copy of this doc rules or guidelines have been promulation preparers, I have given the debtor om the debtor, as required in that sect	tion preparer as defined in 11 U ument and the notices and infor lgated pursuant to 11 U.S.C. § or notice of the maximum amou	.S.C. § 110; rmation requ 110(h) settin	(2) I prepared the fired under 11 U. g a maximum fe	is document fo S.C. §§ 110(b), e for services	
rinted or Typed Name of Bar f the bankruptcy petition prep esponsible person or partner	parer is not an individual, state the na	•		ed under 11 U.S ity number of the	-	
Address						
Consture of Bankruptcy Petit		***************************************				

preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.